

**Information to identify the case:**

Debtor 1	<u>Wayne M. Bambarger</u>	Social Security number or ITIN	xxx-xx-3502
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>April M. Bambarger</u>	Social Security number or ITIN	xxx-xx-6355
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70585-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne M. Bambarger

April M. Bambarger

11/28/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wayne M. Bambarger  
April M. Bambarger  
Debtors

Case No. 18-70585-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Nov 28, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Wayne M. Bambarger, April M. Bambarger, 717 South Street, Curwensville, PA 16833-1032
cr	+ BSI Financial Services as servicer for U.S. Bank T, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14899151	+ Advanced Disposal, P.O. Box 25084, Lehigh Valley, PA 18002-5084
14899152	+ Apex Asset Management LLC, 1891 Santa Barbara Drive, #204, Lancaster, PA 17601-4106
14899153	+ Atlantic Broadband, P.O. Box 371801, Pittsburgh, PA 15250-7801
14899154	+ Berr and Reid, LP, P.O. Box 2308, Binghamton, NY 13902-2308
14899160	+ Clear Med Providers, P.O. Box 1260, Clearfield, PA 16830-5260
14899161	+ Clearfield Hospital, P.O. Box 992, Clearfield, PA 16830-0992
14899165	+ DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447
14899166	+ Hugill Sanitation, Inc., 779 Front Street, Mahaffey, PA 15757-8909
14960127	+ Office of UC Benefits, Claimant Services, P.O. Box 67503, Harrisburg, PA 17106-7503
14899169	+ PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
14899173	+ PJ Joseph, P.O. Box 68, Osceola Mills, PA 16666-0068
14899172	+ Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351
14899174	+ R & R Radiology LLC, P.O. Box 129, Clearfield, PA 16830-0129
14899175	+ Susquehanna Family Dental, LLC, 490 Susquehanna Avenue, Curwensville, PA 16833-1448
14899181	+ The HMC Group, Collection Agency, P.O. Box 16211, Cleveland, OH 44116-0211
14899182	+ Timberland Fcu, 821 Beaver Dr, Du Bois, PA 15801-2511
14899183	+ Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511
14899184	+ Tucker Arensberg, 1500 One PPG Place, Pittsburgh, PA 15222-5413
14937200	+ U.S. Bank Trust National Association, as, Trustee of Bungalow Series F Trust, BSI Financial Services Inc., 1425 Greenway Drive, Irving, TX 75038-2447

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 29 2023 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 29 2023 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

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14899156	EDI: BANKAMER	Nov 29 2023 05:15:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
14899157	+ Email/Text: bankruptcy@bsifinancial.com	Nov 29 2023 00:36:00	BSI Financial Services, 314 S. Franklin Street, 2nd Floor, Titusville, PA 16354-2168
14899155	+ EDI: SYNC	Nov 29 2023 05:15:00	Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658
14899158	+ EDI: CITICORP	Nov 29 2023 05:15:00	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14899162	+ EDI: WFNNB.COM	Nov 29 2023 05:15:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
14899163	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 29 2023 00:38:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
14899164	+ Email/Text: electronicbkydocs@nelnet.net	Nov 29 2023 00:38:00	Dept Of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
14899159	EDI: JPMORGANCHASE	Nov 29 2023 05:15:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14933593	EDI: NAVIENTFKASMSERV.COM	Nov 29 2023 05:15:00	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14899167	+ EDI: NAVIENTFKASMSERV.COM	Nov 29 2023 05:15:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
14899168	+ EDI: AGFINANCE.COM	Nov 29 2023 05:15:00	OneMain Financial, 280 Commons Drive, Du Bois, PA 15801-3808
14937358	EDI: PRA.COM	Nov 29 2023 05:15:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14899485	+ EDI: RECOVERYCORP.COM	Nov 29 2023 05:15:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14934598	+ Email/Text: BankruptcyEast@firstenergycorp.com	Nov 29 2023 00:36:00	Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1 Suite 1-511, Holmdel, NJ 07733-1976
14899170	+ Email/Text: BankruptcyEast@firstenergycorp.com	Nov 29 2023 00:36:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
14900570	EDI: Q3G.COM	Nov 29 2023 05:15:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14899176	+ EDI: SYNC	Nov 29 2023 05:15:00	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14899177	+ EDI: SYNC	Nov 29 2023 05:15:00	Syncb/Paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14899178	+ EDI: SYNC	Nov 29 2023 05:15:00	Syncb/Paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14899179	EDI: SYNC	Nov 29 2023 05:15:00	Syncb/Walmar, Po Box 965024, El Paso, TX 79998
14899180	+ EDI: SYNC	Nov 29 2023 05:15:00	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
15448784	^ MEBN	Nov 29 2023 00:23:23	U.S. Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
14907582	+ Email/Text: electronicbkydocs@nelnet.net	Nov 29 2023 00:38:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14899185	+ EDI: VERIZONCOMB.COM	Nov 29 2023 05:15:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124
14930431	EDI: AIS.COM	Nov 29 2023 05:15:00	Verizon, by American InfoSource as agent, PO

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Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 29

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association
cr		U.S. Bank Trust National Association, as Trustee o
cr		U.S. Bank Trust National Association, not in its
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14899171	##+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSRMF MH Master Participation Trust II bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Wayne M. Bambarger thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor April M. Bambarger thedebterasers@aol.com
Lorraine Gazzara Doyle	on behalf of Creditor BSI Financial Services as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series F Trust ldoyle@squirelaw.com logsecf@logs.com
Michael C. Mazack	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Bungalow Series F Trust mmazack@tuckerlaw.com, jdearment@lynchlaw-group.com; ddileva@lynchlaw-group.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7